

March 29, 2007  
Milton, Florida

Present: Chairman Jerry Burden, Cindy Cotton, Diane Collar, Blackie Black, Danny Holt, and Chrys Holley. Michelle Parker and Oakland Ard were absent. Also present were the Planning & Zoning Director (Beckie Faulkenberry) and Housing Program Manager (Janice Boone).

#### Review of Board Package

Boone reviewed information and content to be reviewed and addressed at the meeting. She said she is pleased to have been given the opportunity to serve in Santa Rosa County's Housing Program. Boone said her major focus is on supporting the Local Housing Partnership in any way that will bring better housing opportunities and programs to Santa Rosa County.

#### Approval of the Minutes

Black moved approval of the minutes from the January 24, 2007 meeting; Cotton seconded, and the motion carried unanimously. (6-0)

#### HHRP (Hurricane Housing Recovery Program) Update

Kevin Wagner, West Florida Regional Planning Council, said there is an update in each Board member's packet dated 03-23-07. He distributed an updated report containing additional information. Wagner said he listed all strategies currently in the plan. He addressed questions from the Committee and discussed the update in detail.

#### SHIP Program Update

Kathy Ahlen gave a second quarter funding update for year 2006/2007. She discussed the update in detail with regards to interest and recapture amounts. Ahlen said her recommendation is to allocate the dollars addressed in the update into the First Time Homebuyer Program for the funding year 2006/2007.

**Black moved approval to transfer recaptured dollars in the amount of \$86,737.90 into the First Time Home Buyer's Program; Cotton seconded, and the motion carried unanimously. (6-0)**

Burden asked the Committee to consider an amendment to the motion to include some recaptured dollars being transferred to the Habitat Program. Sharon Marsh said there is quite a bit of money in New Construction under HHRP that is available to the Habitat Program. She asked the Committee to look at New Construction under HHRP and the Habitat Program together; she said they are one in the same. Burden said the dollars are not the same. Ahlen agreed with Burden's recommendation. Collar questioned whether or not Habitat has projects that can use this money. Ahlen said she does not currently have any outstanding applications from Habitat, but they come in steadily.

Burden said in Strategy IV, New Construction, all \$1.2 million is going to Habitat. Marsh said there is a contract with Habitat, but as far as she knows, there are no applicants for this money. Marsh said this money needs to be spent before any other money is contributed to Habitat.

#### Comments

Boone asked the Committee if they have any comments. She said she would like feedback as to whether or not the reports are meaningful and if the Committee would like any additional information on a continual basis.

Burden told Boone that she could not provide him with too much information.

Boone said one of the reasons for moving the meeting from Wednesday to Thursday this month was due to an invitation extended to the Florida Housing Coalition to make a presentation to the Committee. She said she felt time did not allow for the presentation due to there being a lot on the agenda concerning the review for the new LHAP. Boone said Michael Chaney with the Florida Housing Coalition said he is open to an invitation in the future.

#### Three Year Local Housing Assistance Plan (LHAP) Strategies (2007/2008/2009)

Boone said she prepared a recap sheet showing the estimated allocation for Santa Rosa County in the next three year plan. She discussed this recap in detail. Boone said last week the Governor indicated his support for fully funding the Sadowski Trust Fund back to the municipalities. She said she was glad to see this support from the Governor's office. Boone said one thing the Planning Council and the County is looking at is the purchase price limits. She said there is a recommendation under the new LHAP to increase the purchase price limit in the program to \$190,000.00. Boone said another change is a definition for Essential Services Personnel. She said this language has to do with the need for workforce housing but is a definition for the County to determine.

Cotton asked the current purchase price limit. Boone said \$189,682.00. She said Boone said \$190,000.00 is being set to make calculations easier (round numbers).

Boone said previously under Owner Occupied Rehabilitation there were two strategies, one for Substantial Rehabilitation and one for Moderate Rehabilitation. She said the LHAP is coming before the Committee for a recommendation to combine those two strategies into one strategy for Owner Occupied Rehabilitation, increasing the maximum award up to \$50,000.00 for a term of 15 years. Boone said if the homeowner is 62 years old or older this term would be reduced to 5 years under the program. She

discussed the reasons for this change. Boone said the idea is to move toward making a thorough inspection based on set standards for project remodeling. She said this ensures the major components of the house have been addressed once the project is completed. Boone said projects can be any size or amount but money will only be disbursed for what is necessary. She said \$50,000.00 will make it easier to combine the two strategies and allow the opportunity to look at the entire needs of a family.

Burden said in the existing plan, there is a statement under Proof of Ownership, that a life estate deed will be honored as proof of ownership. He said there was discussion about staff wanting to take this language out. Burden said he is very adamant about this language not being removed and asked if this language issue was revisited. Boone said it was addressed and the language was not removed. There was continued discussion on additional changes proposed for the LHAP document (document in file).

Boone said the LHAP document must be submitted to Tallahassee by May 2, 2007. She said a recommendation needs to be submitted to the Board of County Commissioners by April. Debbie Nickles said she would like to have time to read the document before a recommendation is submitted to the Board of County Commissioners. Boone said Committee members can review the proposed changes and meet again on April 18, 2007 at 3:00 p.m. for a recommendation. Burden agreed.

Burden asked Committee members to be prepared to come back on April 18, 2007 with recommendations for changes or adoption of the LHAP plan as presented. Walker said the Committee's recommendation will be submitted to the Board of County Commissioners on April 26, 2007.

#### Other Items

Kathy Ahlen said two recommended changes that are not part of the LHAP document are that every homebuyer must attend a homebuyer counseling class and must bring a minimum of \$500.00 to closing. She said this does not have to be included in the LHAP but has to be approved by the Board of County Commissioners.

Boone said currently there is not a requirement for homeowners receiving First Time Homebuyer dollars to attend a counseling class. She said it is staff's recommendation to incorporate this into the plan but felt the County needs to provide this counseling class at a regularly scheduled location before the requirement is mandated in a plan.

Burden asked about the \$500.00 minimum being brought to closing. Ahlen said this was only discussed. She said she is not sure if Boone wants to go forward with this recommendation. Boone said she would like to discuss this at the April 18<sup>th</sup> meeting. She said a lot of programs throughout the state require a minimum \$500.00 investment towards the home purchase. Cotton said many people who qualify for SHIP funds have very limited cash. She said she has always encouraged homeowners not to use their money because of other costs associated with buying a home. Cotton said \$500.00 is a lot of money for most first time homebuyers. Boone said most first mortgages will require a small amount of down payment. Cotton said she has never sold a home through SHIP where the homeowners were required to put down \$500.00. Ahlen said this is very good input. Cotton said there are many lenders who offer counseling classes for first time homebuyers and some of these classes are even on the internet. She said she would like wording to read that applicants are not limited to the County's class. Boone agreed.

#### Next Meeting/Adjournment

The next meeting of the SHIP Partnership Advisory Committee will be on April 18, 2007 at 3:00 p.m.